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## TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number Of Pages In This Submission

7

Application Number

09/804,942

Filing Date

March 13, 2001

First Named Inventor

David F. BROADBENT et al.

Group Art Unit

To Be Assigned

Examiner Name

To Be Assigned

### ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
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<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

Remarks

### SIGNATURE OF APPLICANT, ATTORNEY OR AGENT

Firm or Individual Name	Erwin J. Basinski Morrison & Foerster LLP 425 Market Street, San Francisco, California 94105-2487
Signature	
Date	April 9, 2001

### CERTIFICATE OF MAILING BY "FIRST CLASS MAIL"

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on April 9, 2001.

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sf-1080035



PATENT  
Docket No. 437312000120

**CERTIFICATE OF MAILING BY "FIRST CLASS MAIL"**

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*Michelle Fissel*  
Michelle Fissel

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

D. F. BROADBENT et al.

Serial No.: 09/804,942

Filing Date: March 13, 20001

For: METHOD AND APPARATUS FOR AN  
ADVANCED SPEECH RECOGNITION  
PORTAL FOR A MORTGAGE LOAN  
MANAGEMENT SYSTEM

Examiner: To Be Assigned

Group Art Unit: To Be Assigned

**INFORMATION DISCLOSURE  
STATEMENT UNDER 37 C.F.R. § 1.97**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. § 1.97 and § 1.98, Applicants submit for consideration in the above-identified application the documents listed on the attached Form PTO-1449. Copies of the documents are also submitted herewith (items 1-3). The Examiner is requested to make these documents of record.

Pursuant to 37 C.F.R. § 1.97 and § 1.98, Applicants submit for consideration in the above-identified application the documents listed on the attached Form PTO-1449. Copies of the documents were previously submitted in an Information Disclosure Statement and/or Office Action, directed to the related application Serial Number 09/645,799, filed August 24, 2000, and, accordingly, copies are not included herewith (items 4-52). This protocol conforms with 37 C.F.R. § 1.98(d) and M.P.E.P. 609(A)(2). The Examiner is requested to make these documents of record in the application.

This Information Disclosure Statement is submitted:

- Within three months of the application filing date or before mailing of a first Office Action on the merits; accordingly, no fee or separate requirements are required.
- After receipt of a first Office Action on the merits but before mailing of a final Office Action or Notice of Allowance.
  - A fee is required.
  - A Certification under 37 C.F.R. § 1.97(e) is provided below; accordingly; no fee is believed to be due.
- After mailing of a final Office Action or Notice of Allowance, but before payment of the issue fee. Accordingly, a Petition requesting consideration of the Information Disclosure Statement, an authorization to charge our deposit account, and a Certification under 37 C.F.R. § 1.97(e) are provided herein.

Applicants would appreciate the Examiner initialing and returning the Form PTO-1449, indicating that the information has been considered and made of record herein.

The information contained in this Information Disclosure Statement under 37 C.F.R. § 1.97 is to the best of my knowledge and is not to be construed as a representation that: (i) a complete search has been made; (ii) additional information material to the examination

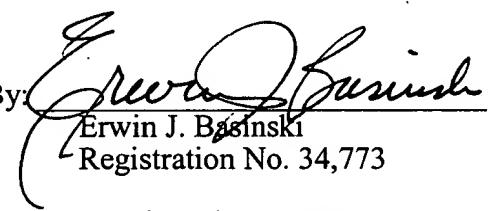
of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the above information constitutes prior art to the subject invention.

In the unlikely event that the transmittal letter is separated from this document and the Patent Office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Assistant Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing 437312000120. However, the Assistant Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

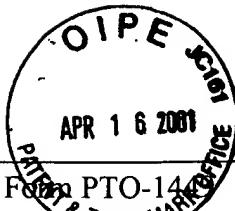
Dated: April 9, 2001

Respectfully submitted,

By:

  
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Registration No. 34,773

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San Francisco, California 94105-2482  
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Form PTO-14 PATENT & TRADEMARK OFFICE INFORMATION DISCLOSURE CITATION IN AN APPLICATION (Use several sheets if necessary)	Docket Number 437312000120		Application Number 09/804,942
	Applicant D. F. BROADBENT et al.		
	Filing Date March 13, 2001		Group Art Unit To Be Assigned
	Mailing Date April 9, 2001		

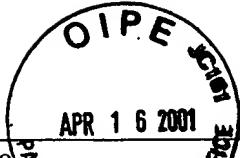
## U.S. PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Name	Class	Subclass	Filing Date If Appropriate
	1.	12/16/80	4,239,936	Sakoe			
	2.	11/10/92	5,163,083	Dowden et al.			
	3.	3/6/01	6,199,043 B1	Happ			
	4.	9/27/88	4,774,664	Campbell et al.			
	5.	10/24/89	4,876,648	Lloyd			
	6.	12/21/93	5,272,623	Grubb et al.			
	7.	3/11/97	5,611,052	Dykstra et al.			
	8.	7/1/97	5,644,726	Oppenheimer			
	9.	11/18/97	5,689,650	McClelland et al.			
	10.	11/25/97	5,692,206	Shirley et al.			
	11.	3/31/98	5,734,890	Case et al.			
	12.	9/15/98	5,809,478	Greco et al.			
	13.	10/6/98	5,819,230	Christie et al.			
	14.	10/6/98	5,819,249	Dohanich et al.			
	15.	2/9/99	5,870,721	Norris			
	16.	2/16/99	5,873,066	Underwood et al.			
	17.	5/25/99	5,907,828	Meyer et al.			
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	20.	8/17/99	5,940,812	Tengel et al.			
	21.	10/12/99	5,966,699	Zandi			
	22.	10/12/99	5,966,700	Gould et al.			
	23.	11/9/99	5,983,206	Oppenheimer			
	24.	11/23/99	5,991,745	Kiritz			
	25.	11/30/99	5,995,947	Fraser et al.			

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DATE CONSIDERED:

EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.



Form PTO-1449 <b>INFORMATION &amp; DISCLOSURE CITATION IN AN APPLICATION</b> <i>(Use several sheets if necessary)</i>				Docket Number 437312000120	Application Number 09/804,942					
				Applicant				D. F. BROADBENT et al.		
				Filing Date March 13, 2001			Group Art Unit To Be Assigned			
				Mailing Date April 9, 2001						

	26.	1/25/00	6,018,722	Ray et al.			
	27.	2/22/00	6,029,144	Barrett et al.			
	28.	2/22/00	6,029,149	Dykstra et al.			

## FOREIGN PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Country	Class	Subclass	Translation YES	NO

## OTHER DOCUMENTS

*(including author, title, Date, Pertinent Pages, Etc.)*

Examiner Initials	Ref. No.	Title
	29.	M. Arend, "New automated experts ready for lenders", ABA Banking Journal vol. 84, no. 1, (1992), pp. 61-62.
	30.	"New software available for commercial loan underwriting", America's Community Banker vol. 5, no. 9, (1996), pg. 42.
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	36.	D. L. Edwards et al., "Toward Knowledge Management Systems in the Legal Domain", Int. ACM SIGGROUP Conference on Supporting Group Work Nov. 16-19, 1997, Arizona, pp. 158-166.
	37.	"Fannie Mae: Home Loans In 60 Minutes", Bank Systems & Technology vol. 32, no. 6, (June 1995) pgs. 14-16.
	38.	"Fannie Mae Releases Upgraded Automated Underwriting Software", America's Community Banker, June 1997, pp. 46-47.
	39.	A. Foekens et al., "Facilitating International Electronic Commerce by Formalizing the Incoterms",

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APR 16 2001

O I P E

U. S. PATENT AND TRADEMARK OFFICE

Form PTO-144

INFORMATION DISCLOSURE CITATION  
IN AN APPLICATION

(Use several sheets if necessary)

Docket Number 437312000120

Application Number 09/804,942

Applicant

D. F. BROADBENT et al.

Filing Date March 13, 2001

Group Art Unit To Be Assigned

Mailing Date April 9, 2001

		IEEE Computer Society (1997), pp. 459-467.
40.		Framework, Inc. Unveils Industry's First Internet Mortgage Processing System (1999), Press Release, <a href="http://www.lendware.com/Pr0303a99.htm">www.lendware.com/Pr0303a99.htm</a> , 4 pgs.
41.		"HudworX for Windows", Marzanne Computers, Inc., Legal Real Estate HUD RESPA closing software, <a href="http://www.easysoft-usa.com/hud.htm">www.easysoft-usa.com/hud.htm</a> , 4/14/00, 2 pgs.
42.		R. M. Lee, "A Messenger Model for Navigating Among Bureaucratic Requirements", IEEE Comp. Soc. 1997, pp. 468-477.
43.		S. Marlin, "Residential lender homes loan processes", Bank Systems & Technology vol. 34, no. 5, (1997), pg. 42.
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45.		V. Moss, "A thumbnail sketch of RESPA", Credit Union Magazine vol. 66, no. 1, (Jan 2000), pp. 38-39.
46.		R. Roberson et al., "Software" Mortgage Banking vol. 52, no. 5, (1992), pp. 81-84.
47.		H. Schneider, "Great strides in industry automation", Mortgage Banking vol. 55, no. 2, (1994), pp. 10-16.
48.		G. E. Mitchel et al., "A twentysomething does online lending", Mortgage Banking vol. 60, no. 6, (Mar 2000), pp. 84-92.
49.		J. E. Pitkow et al., "Towards an intelligent publishing environment", Computer Networks and ISDN Systems, 27, (1995) pp. 729-737.
50.		Reesa™ Real Estate Closing Software, Overview, <a href="http://www.reesa.com/reesa.htm">www.reesa.com/reesa.htm</a> , 4/14/00, 2 pgs.
51.		RESPA Regulations, Real Estate Settlement Procedures Act, Fed. Reg. 6/7/96, vol. 61, no. 111, 8 pgs.
52.		S. Paul et al., "RainMan: A Workflow System for the Internet", USENIX Symposium on Internet Technologies and Systems, Dec. 8-11, 1997, pp. 159-170.

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